



April 2008



Georgia Department of Banking & Finance— Non Depository Financial Institutions Division Monthly Summary of Mortgage Activities for the Period Ending April 2008

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MORTGAGE SUMMARY
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NEWS ITEMS

2008 LEGISLATIVE UPDATE

The Georgia General Assembly adopted several pieces of legislation that will affect Georgia financial institutions. The following is a summary of four of those bills. These bills have not yet been signed by the Governor, and do not become law without that approval; however, two of the four summarized below will become effective immediately upon approval. Therefore, licensees should familiarize themselves with the new requirements. Specific questions regarding the legislation and how it may affect particular institutions should be addressed to the licensee's own legal counsel. The following recap is *only* intended as a summary and the full text of the legislation should be reviewed and understood by each financial institution.

House Bill 1093: This bill, as passed the House and Senate, is an amendment to Official Code of Georgia Annotated (O.C.G.A.) §44-14-3 relating to providing a cancellation or mortgage satisfaction to a borrower. The purpose of the original code provision was to protect grantors of deeds and other security instruments from lenders who unreasonably withheld cancellation of deeds when loans were paid in full. O.C.G.A. §44-14-3 currently provides that, within 60 days of the date of full payment of a loan or note, the holder of the security instrument must file a satisfaction or cancellation with the clerk's office. It further provides that if a lender fails to furnish such cancellation, "upon written demand" the grantor is entitled to \$500.00 in liquidated damages and other costs and fees. House Bill 1093 was drafted in response to a number of class action lawsuits that have been filed against lenders in Georgia. These class action suits have been predicated on the argument that a demand can be made when a suit is filed seeking the payment for not only the borrower directly involved in the litigation, but also for any other borrower of the lender whose mortgage had not been satisfied within the 60 day period required. House Bill 1093 provides clarifying language to address this issue. Specifically, whenever a deed or security instrument is paid in full, the lender, within 60 days of the date of the full payment, must mail notice of satisfaction or cancellation and notice of

the borrower's right to demand payment of \$500.00 in liquidated damages from the lender if such obligation is not timely met. Language has been added to require that a borrower make written demand to the lender at least 15 business days prior to filing a civil action to recover liquidated damages. House Bill 1093 will become effective upon the Governor's signature or upon its becoming law without such approval.

Senate Bill 355: Referred to as the "Good Funds" bill, this legislation amends O.C.G.A. §44-14-13 by changing the instruments mortgage settlement agents may accept in lieu of collected funds. The legislation provides that a settlement agent may disburse proceeds from its escrow account after receipt of any of the following negotiable instruments even though the same are not collected funds: (1) a cashier's check as defined at O.C.G.A. §11-3-104 from a federally insured bank, savings bank, savings and loan association, or credit union, and issued by a lender for a closing or loan transaction; (2) a check drawn on the escrow account of an attorney or real estate broker, if there are reasonable and prudent grounds to believe that the check will constitute collected funds in the settlement agent's escrow account within a reasonable time; (3) a check issued by the United States or Georgia, or any agency thereof, as defined at O.C.G.A. §50-15-1; and (4) a check or checks not exceeding \$5,000 in aggregate per loan closing. The legislation also contains a provision that in the case of a refinancing or any other loan where a right of rescission applies, the lender shall, prior to disbursement, and no later than 11:00 a.m. eastern time of the next business day following the expiration of the rescission period, deliver loan funds to the settlement agent. Upon the Governor's signature or upon its becoming law without such approval, Senate Bill 355 will become effective July 1, 2008, and will apply to all loans closed on or after July 1, 2008.

Senate Bill 531: This bill amends O.C.G.A. §44-14-162 relating to the advertisement and conduct necessary for validity for sales made on foreclosures under power of sale. This legislation contains a requirement that the security instrument or assignment thereof vesting the secured creditor with title to the security instrument be filed prior to the time of sale in the county in which the real property is located. Notice of the initiation of proceedings must be given to the debtor no later than 30 days before the date of the proposed foreclosure. **A copy of the notice to be submitted to the publisher must be included in the notice given to the debtor. The notice**

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News—Continued

(“Legislative Update” Continued from page 1)

must be in writing and must include the contact information of an individual or entity that has full authority to negotiate, amend, and modify the terms of the mortgage. The code amendment does not require that a secured creditor negotiate, amend, or modify the terms of a mortgage instrument. Senate Bill 531 will become effective upon the Governor’s signature or upon its becoming law without such approval. This legislation does not provide any instruction as to how these new notice requirements will affect foreclosure proceedings already in progress. Only a court of competent jurisdiction will be able to address that issue specifically, however, the Department would suggest that its regulated entities immediately incorporate the notice requirements contained in Senate Bill 531 into their standard operating procedures.

House Bill 921: This bill amends Article 13 of Chapter 1 of Title 7 of the Official Code of Georgia Annotated, relating to licensing of mortgage lenders and mortgage brokers, to allow the Department to participate in a nation-wide automated licensing system for mortgage brokers and mortgage lenders and to provide for rules and regulations for participation in the system. Such regulations are to provide for disbursement of fees minus expenses, to provide for changing license renewal dates, and provide for other procedural changes to facilitate participation in the system. The bill will become effective upon the Governor’s signature or upon its becoming law without such approval.

MARI Mortgage Fraud Report

The “*Tenth Periodic Mortgage Fraud Case Report to the Mortgage Bankers Association*”, produced by the Mortgage Asset Research Institute, (MARI), is available on the MARI website. The report is a means of highlighting mortgage fraud trends.

The report examines the current composition of residential mortgage fraud and misrepresentation in the United States. The report is derived from information maintained by MARI in its database regarding licensing, public sanctions, and incidents of alleged fraud as reported to MARI by its subscribers. The report contains only “material misrepresentations.” Data is represented by geographical trends, by types of loans (prime vs. subprime), and by types of fraud.

The index is an indication of the amount of mortgage fraud found through MARI’s subscribers’ fraud investigations in various geographical areas within any particular year. The numerical measure of each state’s fraud problem is represented by the MARI Fraud Index (MFI). An MFI of 0 would indicate no reported fraud from a state. An MFI of 100 would indicate that the reported fraud for a state is exactly what one would expect in terms of fraud rates, given the level of loan originations in that state. That is, a state that has 5 percent of the cases in the database for 2007 and also has 5 percent of the country’s loan originations in the same year would have an MFI of 100. Georgia, which had the 4th highest index in 2006, improved in 2007, moving down to 6th in the index for the year. Appendix II at the end of the report explains in detail how the MFI is calculated and reflected within the report. The report is available

on the web at: <http://www.marisolutions.com/resources-news/reports.asp>

FY 2009 Renewals

Please remember that the renewal system is still available through June 30, 2008. Late renewal fines of \$300 will be reflected in your renewal record for those filing late and will be paid with your renewal fee, and for broker/processor licensees who failed to obtain Continuing Education credits prior to April 1, a notice will be given that the \$1,000 fine will also be assessed as your record is reviewed.

Should any additional information be required for any license renewal, the licensee will be contacted by e-mail. Renewals requiring additional information cannot be approved until such information is received and issues resolved. With few exceptions, all outstanding fines and fees must be paid. In addition, remember that license certificates will be sent out by e-mail ONLY! So please make certain your delivery e-mail address is correct. Corrections can be made at:

<https://bkgfin.dbf.state.ga.us/MortgageDocs/MBContactChng.html>

BROKERS/PROCESSORS ONLY - CONTINUING EDUCATION REQUIREMENT – If you failed to meet the continuing education requirement of obtaining all credits by March 31, then a \$1,000 fine will be assessed, in addition to the \$300 late renewal fine which was assessed as of April 4. Should late CE hours be a problem, in order to renew, the continuing education credits must then be obtained prior to June 30, 2008, both fines noted above must be paid, and the on-line renewal completed. Failure to obtain CE hours by June 30 will result in the expiration of your license. **NOTE:** If you renewed during the extended renewal period during which time you also OBTAINED your CE hours (April 1 to April 3) you will be assessed a late CE fine. The renewal deadline was extended due to on-line access problems. **The deadline for obtaining CEs, which you would have had to have to renew in a timely manner by the normal April 1 deadline, was NOT extended.**

SPEAKING ENGAGEMENTS

There are no upcoming speaking engagements for May, 2008.

HOLIDAY CLOSING

The Department will be closed on **Monday, May 26**, for Memorial Day.

News—Continued

Fraud Prevention

Freddie Mac has published an educational booklet to provide members of the industry with assistance in avoiding and preventing mortgage fraud entitled *“Discover Gold Through Quality—Fraud Prevention Best Practices”*. This booklet provides guidelines for licensees and their employees to assist in the prevention, detection and resolution of mortgage fraud in business operations. A review of some of those best practices will be presented here in a series of articles in the *Summary*, but it is suggested that you download the entire publication from Freddie Mac’s website at:

<http://www.freddiemac.com/dgtq/pdf/fr.pdf>

PREVENTING FRAUD

The publication suggests that efforts to prevent and detect fraud should be made in a number of areas including: Employee Training, Prudent Underwriting, Quality Control, and Loan Servicing Procedures.

Employee Training

Employee training programs that are effective in the fight against fraud:

- ◆ Provide employees with the information to help them recognize the *red flags* that may signal the need for more review. Chapter 2 of the publication contains a mortgage screening checklist.
- ◆ Help employees understand the most common fraud schemes
- ◆ Ensure that your work force is familiar with your company's standards for ethical conduct
- ◆ Ensure external auditors and/or regulators that sound procedures are in place regarding fraud

Prudent Underwriting

Prudent underwriting—often the cornerstone of your efforts to fight fraud— includes:

- ◆ Knowing your brokers.
- ◆ Knowing your appraisers, builder clients, real estate agents and others with whom you conduct business
- ◆ Following comprehensive written procedures
- ◆ Screening loans through programs such as Freddie Mac’s Exclusionary List

- ◆ Staffing your organization in a way that ensures quality before quantity
- ◆ Encouraging your employees to adhere to the axiom, “If it doesn't make sense, don't make the loan.”
- ◆ Sharing information amongst your staff and other departments
- ◆ Utilizing outside vendors on a rotating basis
- ◆ Performing due diligence

Quality Control

To ensure that your fraud prevention and detection efforts are working, you should group and analyze your quality control results accordingly to better identify and highlight potential trends:

- ◆ Branch office
- ◆ Loan officer
- ◆ Broker
- ◆ Underwriter
- ◆ Real estate agent
- ◆ Product
- ◆ Geographic area
- ◆ Closing/escrow agent
- ◆ Title company
- ◆ Appraiser

In addition, you should:

- ◆ Consider pre-funding quality control for high-risk loans based on LTV, rate, and FICO
- ◆ Target all early payment defaults for reverification and review
- ◆ Continually update your quality control policies and procedures
- ◆ Immediately report adverse findings to senior management if you suspect fraud
- ◆ Immediately report adverse findings to your Freddie Mac Quality Control Manager

Loan Servicing Procedures

Implementing the most diligent pre-funding reviews and post-funding quality control audits are no guarantee that fraud will be detected as most are based on sampling techniques. A number of things can be done in the servicing area to help you fight fraud, such as:

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News—Continued

(“Fraud Prevention” Continued from page 3)

- ◆ Recognize and investigate adverse default trends
- ◆ Note changes in who is making payments on loans
- ◆ Perform due diligence reviews before acquiring servicing
- ◆ Monitor pre-payment speeds on loans retained for servicing

Portfolio analysis should be performed to monitor for suspicious or abnormal activity that may uncover patterns of mortgage fraud:

- ◆ Review for first and early payment defaults
- ◆ Focus on geographic areas where the default rate is above average
- ◆ Review production of branches or loan officers whose loan default rate is above average
- ◆ Review monthly production to identify geographical concentrations
- ◆ Periodic review of high volume producers
- ◆ Review production for a branch or loan officer whose monthly production has dramatically increased within a short period of time

Review unusual patterns such as:

- ◆ No valid phone number – collector is unable to contact borrower
- ◆ Returned mail with no forwarding address
- ◆ Address change requested on owner occupied properties
- ◆ Social Security number change requests
- ◆ Insurance changed from occupant to investor
- ◆ Work number is disconnected
- ◆ Borrowers employer does not know borrower or borrower was terminated from employment prior to the closing date
- ◆ Loan is coded owner occupied, but the borrower states reason for default is “tenant not paying rents”

Pursue “suspicious” collection calls that may indicate fraud is taking place:

- ◆ “Oh...this isn’t my loan. I let someone use my name”
- ◆ “My broker/realtor/seller is supposed to be making the payments”
- ◆ “I’m not responsible for the payment. I only purchased the

house for a friend/relative”

- ◆ “I deeded/sold this property to _____. Contact them for the payment”
- ◆ “This isn’t my loan. I never owned property at that address”
- ◆ “I bought multiple investment properties from the same person and they are all vacant and in disrepair”

Training programs for your loan servicing employees can be a crucial line of defense against mortgage fraud. Areas to include are customer service, collection, loss mitigation, foreclosure, bankruptcy, escrow, and real estate owned (REO). Employees should know the process for escalating any suspicious incidents and mortgage fraud awareness should be incorporated into any new employee orientation programs.

Next month this column will look at “Detecting and Investigating Fraud.”

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INDUSTRY REPORTING FORMS

Licenses are reminded that a complaint/reporting form is available for use by members of the industry, or for use by consumers reporting issues NOT involving their own home. Use the Form for Mortgage Industry Reporting to report a mortgage licensee for suspected mortgage fraud and/or for a violation of the Georgia Residential Mortgage Act (GRMA). The form is available on the Internet at:

[http://dbf.georgia.gov/00/
channel_title/0,2094,43414745_46296143,00.html#complaint](http://dbf.georgia.gov/00/channel_title/0,2094,43414745_46296143,00.html#complaint)

Mortgage licensees (or current or former employees), banks, credit unions, appraisers, real estate agents, etc., reporting a mortgage licensee for suspected mortgage fraud or for a violation of the Georgia Residential Mortgage Act should use this form.

In addition, mortgage licensees may use the Form for Mortgage Industry Reporting to meet the reporting requirements of the Official Code of Georgia Annotated § 7-1-1007(d).

Administrative Actions

CEASE AND DESIST ORDERS—ISSUED & FINAL

- ◆ **B. D. Nationwide Mortgage Company, Encinitas, CA (license no. 19240)** – Cease and Desist Order issued March 18, 2008 became final on April 19, 2008.
- ◆ **C.R. Mayo, LLC dba Fidelity Home Loans, Decatur, GA (license no. 20339)** – Cease and Desist Order issued March 6, 2008 became final on April 6, 2008.
- ◆ **Direct Lending, Inc. (DE), Livonia, MI (license no. 20415)** – Cease and Desist Order issued March 20, 2008 became final on April 20, 2008.
- ◆ **Financial Help Services, Inc., Lake Wylie, SC (license no. 22101)** – Cease and Desist Order issued March 4, 2008 became final on April 3, 2008.
- ◆ **First United Mortgage Corp. of Georgia, Jericho, NY (license no. 20358)** – Cease and Desist Order issued March 18, 2008 became final on April 18, 2008.
- ◆ **Gay, John H. , Jr., Columbus, GA (license no. 17923)** – Cease and Desist Order issued March 25, 2008 became final on April 24, 2008.
- ◆ **George, David R., Woodland Hills, CA** – Cease and Desist Order issued March 28, 2008 became final on April 18, 2008
- ◆ **Hinson, C. Frederick, Marietta, GA (license no. 17647)** – Cease and Desist Order issued March 28, 2008 became final on April 28, 2008.
- ◆ **Lowe, James C., III, d/b/a Allset Real Estate Plus, Atlanta, GA** – Cease and Desist Order issued March 24, 2008 became final on April 24, 2008.
- ◆ **Martinez, Beatriz Caicedo, Kennesaw, GA**— Cease and Desist Order issued April 4, 2008 became final on April 25, 2008.
- ◆ **Maximum One Mortgage, LLC, Powder Springs, GA (license no. 22506)** – Cease and Desist Order issued March 27, 2008 became final on April 26, 2008.
- ◆ **Mortgage Assistance Partners, LLC, Decatur, GA (license no. 20656)** – Cease and Desist Order issued March 20, 2008 became final on April 19, 2008.
- ◆ **Optimal Mortgage Company, LLC, Atlanta, GA (license no. 21720)** - Cease and Desist Order issued March 20, 2008 became final on April 19, 2008
- ◆ **Sherlin, Steve D., Woodland Hills, CA** – Cease and Desist Order issued March 28, 2008 became final on April 18, 2008.
- ◆ **Simons & Leoni Home Loans, LLC dba SL Home Loans, Tampa, FL (license no. 21371)** – Cease and Desist Order issued March 27, 2008 became final on April 26, 2008.
- ◆ **Unbound Mortgage Corporation, Sanford, FL (license no. 21449)** – Cease and Desist Order issued March 13, 2008 became final on April 12, 2008.

Administrative Actions

CEASE AND DESIST ORDERS—LIFTED

- ◆ **Brookwood Mortgage Funding Corp., Atlanta, GA (license no. 6526)** – Cease and Desist Order issued February 28, 2008 was rescinded on April 18, 2008.

FINAL CONSENT ORDERS ISSUED

- ◆ **None**

SUPERIOR COURT INJUNCTIONS ISSUED

- ◆ **None**

FINE INFORMATION

Information regarding fines assessed against a specific licensee, against whom there are no pending administrative actions, is available on an individual licensee basis by submitting a written request to the following e-mail address: dbfmort@dbf.state.ga.us

FINE REASON

9 Licensees fined for Advertising Violations	3 Licensees fined for Background Check Violations
1 Licensee fined for Prohibited Acts	5 Licensees fined for Books & Records Violations
5 Licensees fined for Loan Files Not Properly Maintained	1 Licensee fined for Unapproved Branch Manager
5 Licensees fined for Doing Business w/ Unlicensed Entity	629 Licensees fined for Late Renewal Filing
1 Licensee fined for Unapproved Branch Manager	1 Licensee fined for \$6.50 Fees Not Paid
2 Licensees fined for Failure to Submit to an Exam	1 Licensee fined for Failure to Respond to a Consumer Complaint
13 Licensees fined for Continuing Education Filed Late	

**LICENSEES/REGISTRANTS REVOKED, EXPIRED, SURRENDERED, WITHDRAWN OR DENIED
IN APRIL 2008**

ID#	NAME	CODE	REVOKED	EXPIRED	SURRENDERED	WITHDRAWN	DENIED
5742	FEDERATED MTG INC	BD				04-09-2008	
6931	GREAT NORTHERN FINL CORP	LD				04-01-2008	
11689	AMER CAP FUNDING	BD				04-04-2008	
13733	DRI FIN INC	BD				04-04-2008	
15165	HARWOOD ST FUNDING LLC	LD				04-07-2008	
17569	AMER LENDING PARTNERS	BD				04-23-2008	
17572	COOLBROTH, KIM S	BD				04-03-2008	
17647	HINSON, C FREDERICK	BD		04-28-2008			
17923	GAY, JOHN H JR	BD		04-24-2008			
18544	TERWIN ADVISORS LLC	LD				04-09-2008	
18864	RIVERTOWN MTG SOLUTION LL	BD				04-24-2008	
19099	GUARANTEED MTG BROKERS IN	BD				04-04-2008	
19240	BD NATIONWIDE MTG CO	BD		04-19-2008			
19630	ELITE INV INC	BD				04-29-2008	
19734	ARLINGTON CAP MTG CORP	LD				04-29-2008	
19988	NUSTAR MTG RESOURCES LLC	LD				04-16-2008	
20007	MTG PROFESSIONALS INC	BD				04-09-2008	
20221	MHC I INC	LD				04-15-2008	
20339	CR MAYO LLC	BD		04-06-2008			
20358	1ST UNITED MTG CORP GA	LD		04-18-2008			
20415	DIRECT LENDING INC	LD		04-20-2008			
20482	FIRST FIDELITY CENTERS INC	BD	04-18-2008				
20656	MTG ASSISTANCE PARTNERS	BD		04-19-2008			
21371	SIMONS & LEONI HM LOANS	LD		04-26-2008			
21449	UNBOUND MTG CORP	LD		04-12-2008			
21647	E-LENDING LLC	BD				04-03-2008	
21720	OPTIMAL MTG CO LLC	BD		04-19-2008			
22101	FINL HELP SVCS INC	LD		04-03-2008			
22188	MALIBU FUNDING INC	BD				04-01-2008	
22506	MAXIMUM ONE MTG LLC	BD		04-26-2008			
22615	ALL NATIONS MTG CO INC	BD				04-11-2008	
22770	RESCORE LENDING LLC	BD				04-30-2008	
22784	CONCORD MTG CORP (NY)	LD				04-29-2008	
22812	UNITED MTG CORP (FL)	LD				04-23-2008	
22863	MTG PROS LLC	BD				04-21-2008	

TOTAL 35

LICENSEES/REGISTRANTS APPROVED OR REINSTATED IN APRIL 2008

ID#	COMPANY NAME	CITY	ST	MB CD	ORIGINAL APPROVAL	RENEWAL	REIN- STATED
6716	Merrill Lynch, Pierce, Fenner & Smith Inc. #	New York	NY	R	12-03-1993	04-04-2008	
15188	Gold Mountain Mortgage, Inc. *	Dahlonega	GA	L	12-03-1999	04-04-2008	
17723	Merrill Lynch Mortgage Lending, Inc. #	New York	NY	R	10-25-2002	04-04-2008	
23014	Euro Mortgage, Inc.	Patchogue	NY	L	04-04-2008	04-04-2008	
23129	Advantage Home Loan, LLC (Florida)	Fort Lauderdale	FL	L	04-04-2008	04-04-2008	
23146	Churchill Mortgage Corporation	Brentwood	TN	L	04-04-2008	04-04-2008	
23189	Express Loan Processing, Inc.	Loganville	GA	B	04-04-2008	04-04-2008	
23191	AmericaHomeKey, Inc.	Dallas	TX	L	04-04-2008	04-04-2008	
23200	Loan South Mortgage, Inc.	Tybee Island	GA	L	04-04-2008	04-04-2008	
23226	Hyunju B. Kim	Duluth	GA	B	04-04-2008	04-04-2008	
23240	Waterford Loan Consulting LC	Dunwoody	GA	B	04-04-2008	04-04-2008	
23245	First Metropolitan Lending Company	Alpharetta	GA	B	04-04-2008	04-04-2008	
23247	Duvan Guerrero	Suwanee	GA	B	04-04-2008	04-04-2008	
23261	Wendy K. O'Rear	Hawkinsville	GA	B	04-04-2008	04-04-2008	
23263	NLC of America, Inc.	Atlanta	GA	B	04-04-2008	04-04-2008	
23272	Meridian Mortgage Partners, LLC	Atlanta	GA	B	04-04-2008	04-04-2008	
23277	At Home Mortgage Services, LLC	Atlanta	GA	B	04-04-2008	04-04-2008	
23286	Mortgage Lending Solutions, LLC (FL)	Delray Beach	FL	B	04-04-2008	04-04-2008	
23296	Homecorp Lending, LLC	Gainesville	GA	B	04-04-2008	04-04-2008	
23262	Mortgage Acceptance Corporation of Jacksonville	Jacksonville	FL	B	04-11-2008	04-11-2008	
23313	Capstone Lending Corporation	Cerritos	CA	L	04-11-2008	04-11-2008	
23328	John Sanford Cook	Duluth	GA	B	04-11-2008	04-11-2008	
15334	First American Equity Corp. +	Cleveland	TN	B	01-14-2000	04-18-2008	
15385	Professional Home Mortgages, Inc.+	Dalton	GA	B	02-25-2000	04-18-2008	
23135	First Home Mortgage Corporation	Baltimore	MD	L	04-18-2008	04-18-2008	
23190	Acopia, LLC	Goodlettsville	TN	L	04-18-2008	04-18-2008	
23255	Nations Direct Mortgage, LLC	Irvine	CA	L	04-18-2008	04-18-2008	
23289	Mid America Mortgage Services, LLC	Waukesha	WI	B	04-18-2008	04-18-2008	
23326	Integrity Mortgage Funding, LLC	Newnan	GA	B	04-18-2008	04-18-2008	
23335	Express Loan America, Inc.	Bend	OR	B	04-18-2008	04-18-2008	
23338	Amerihome Loan, Inc.	Norcross	GA	L	04-18-2008	04-18-2008	
22045	Sentinel Home Mortgage, LP +	Finksburg	MD	B	12-01-2006	04-25-2008	
23327	Voyage Financial Group, Inc.	Sacramento	CA	B	04-25-2008	04-25-2008	
6526	Brookwood Mortgage Funding Corp.	Atlanta	GA	B	07-20-1993	04-18-2007	04-18-2008
19355	Keel Mortgage Company, LLC	Woodstock	GA	B	04-30-2004	04-18-2008	04-18-2008

TOTAL: 35



DBF's Customer Service Stars for the Month of April

It is the Department's goal to provide excellent customer service, meeting and exceeding the expectations of our customers. Along those lines, we would like to recognize the following individuals or groups for going above and beyond in serving our customers:

Assistant Review Examiner Deborah Long (NDFI Division): Deborah received comments from a customer stating: "(It) is with great appreciation that I send you this letter thanking you for all your time and guidance for the past year or so. I did want to take this opportunity to thank both you and the Department for your help and assistance during this time. You have all been great to work with and I thank you for all your help and for such an efficient and helpful department."



FASTER. FRIENDLIER. EASIER.

The Department is the state agency that regulates and examines banks, credit unions, and trust companies chartered by the State. The Department also has regulatory and/or licensing authority over mortgage brokers, lenders, and processors, money service businesses, international banking organizations, and bank holding companies conducting business in Georgia.

Our MISSION is to promote safe, sound, competitive financial services in Georgia through innovative, responsive regulation and supervision.

Our VISION is to be the best financial services industry regulator in the country – Progressive. Proactive. Service-Oriented.

**CONGRATULATIONS AND GREAT JOB TO THIS MONTH'S
CUSTOMER SERVICE STARS!!**

Georgia Department of
Banking and Finance

2990 Brandywine Road
Suite 200
Atlanta, Georgia 30341-5565

Phone: (770) 986-1136
Fax: (770) 986-1654 or 1655

Email:
dbfmort@dbf.state.ga.us

We're on the Web!
dbf.georgia.gov

LICENSE STATUS CHANGE INDICATORS & MORTGAGE LICENSE CODES—(In Tables)

License Status Indicators		(MB CD) - Mortgage License Codes	
*	Upgrade Broker to Lender	B	Broker
+	Downgrade Lender to Broker	L	Lender
#	Upgrade Lender to Registrant	P	Processor
•	Downgrade Registrant to Lender	R	Registrant



Our Motto is: "Safeguarding Georgia's Financial Services"

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